

FIRST TRUST CORPORATION

| | CPP Disbursement Date 06/05/2009 | RSSD (Holding Company) 2127657 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | | |
| Assets | \$761 | \$723 | -4.9% | | |
| Loans | \$529 | \$572 | 8.1% | | |
| Construction & development | \$38 | \$41 | 8.5% | | |
| Closed-end 1-4 family residential | \$102 | \$116 | 13.5% | | |
| Home equity | \$5 | \$7 | 20.8% | | |
| Credit card | \$2 | \$2 | -13.7% | | |
| Other consumer | \$37 | \$36 | -1.3% | | |
| Commercial & Industrial | \$79 | \$78 | -1.6% | | |
| Commercial real estate | \$227 | \$260 | 14.8% | | |
| | | | | | |
| Unused commitments | \$38 | \$64 | 70.0% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$33 | \$24 | -28.2% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$110 | \$61 | -44.9% | | |
| Cash & balances due | \$37 | \$20 | -46.0% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$21 | \$29 | 37.1% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$21 | \$27 | 28.0% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$707 | \$667 | -5.6% | | |
| Deposits | \$610 | \$656 | 7.5% | | |
| Total other borrowings | \$94 | \$9 | -90.1% | | |
| FHLB advances | \$54 | \$6 | -89.3% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$54 | \$56 | 3.9% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 6.7% | 7.0% | -- | | |
| Tier 1 risk based capital ratio | 10.0% | 9.6% | -- | | |
| Total risk based capital ratio | 11.3% | 10.9% | -- | | |
| Return on equity ¹ | -2.2% | 2.8% | -- | | |
| Return on assets ¹ | -0.2% | 0.2% | -- | | |
| Net interest margin ¹ | 3.0% | 4.9% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 41.9% | 54.1% | -- | | |
| Loss provision to net charge-offs (qtr) | 0.0% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 2.0% | 0.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 | |
| Construction & development | 2.8% | 1.2% | 5.1% | 0.3% | -- |
| Closed-end 1-4 family residential | 7.6% | 3.7% | 0.1% | 0.3% | -- |
| Home equity | 0.4% | 0.3% | 0.0% | 0.0% | -- |
| Credit card | 3.1% | 0.0% | 1.3% | 1.2% | -- |
| Other consumer | 6.9% | 7.7% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 4.4% | 2.7% | 0.7% | 0.0% | -- |
| Commercial real estate | 3.1% | 0.7% | 0.0% | 0.0% | -- |
| Total loans | 4.3% | 2.3% | 0.5% | 0.1% | -- |